PTO/SB/08A (10-01)

IIIN 2 1 2004

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE (SPeduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

\79, Under the Paperwork Heduction Act of 1995, no persons a	re required to respond to a collectio	n of information unte
estitute to form 1449AFA		Complete
	Application Number	40550

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1 of 9

Complete if Known					
Application Number	10/752,874				
Filing Date	01/07/2004				
First Named Inventor	Dushyant Sharma				
Group Art Unit	3624				
Examiner Name					
Attorney Docket Number	6583-CON				

			U.S. PATENT	DOCUMENTS	
Examiner	Cite	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevan
Initials *	No.'	Number - Kind Code <sup>2</sup> (# known)	MM-DD-YYYY		Passages or Relevant Figures Appear
0-0		US- 3,833,885	05/24/1973	Gentile, et al.	
		US- 4,277,837	07/07/1981	Stuckert	
		US- 4,315,101	02/09/1982	Atalla	
		US- 4,317,957	03/02/1982	Sendrow	
		US-4,319,336	03/09/1982	Anderson, et al.	
		US- 4,420,751	12/13/1983	Paganini et al.	
		US- 4,454,414	06/12/1984	Benton	
		US- 4,460,960	07/17/1984	Anderson, et al.	
		US-4,634,845	01/06/1987	Hale et al.	
_1		US- 4,678,895	07/07/1987	Tateisi, et al.	
		US- 4,689,478	08/25/1987	Hale et al.	
		US- 4,695,880	09/22/1987	Johnson et al.	
		US- 4,727,243	02/23/1988	Savar	
		US- 4,734,858	03/29/1988	Schlafty	
}		US-4,799,156	01/17/1989	Shavit et al.	
.1		US- 4,823,264	04/18/1989	Deming	
0-2		US-4,947,028	08/07/1990	Gorog	

		FOREIGN PA	TENT DOCU	MENTS		
Examiner Cite No.1	Foreign Patent Document		Name of Patentee or	Pages, Columns, Lines,		
	Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>9</sup> (# known)	Publication Date MM-DD-YYYY	Applicant of Cited Document	Where Relevant     Passages or Relevant     Figures Appear	T <sup>¢</sup>	
0.0		EP-1,020,824 A2	07/19/2000	CheckFree Corporation		
0.0		EP-1,043,668 A2	10/11/2000	CheckFree Corporation	•	
6.0		EP-1,049,056 A2	11/02/2000	CheckFree Corporation		
6.2		EP-1,052,603 A2	11/15/2000	CheckFree Corporation		
	<u>.</u>					
					·	
Examiner Signature		= ( delive)	Date Conside	ered 12	7/05	

EXAMINER: Initial if reference considered, whether a pot chation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>&</sup>lt;sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04.
<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Approved for use through 10/31/2002. OMB 0851-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Resultion Act of 1985, papersons are required to respond to a collection of information unless it contains a valid OMB control number.

INFORMATION DISCLOSURE STATEMENT BY RPLICANT

		_
	Complete if Known	
Application Number	10/752,874	
Filing Date	01/07/2004	
First Named Inventor	Dushyant Sharma	
Group Art Unit	3624	
Examiner Name		

(use as many sheets as necessary)

Attorney Docket Number 6583-CON

			U.S. PATENT		
Examiner Initials *	Cite No.	Document Number  Number - Kind Code <sup>2</sup> (If Innown)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevar Passages or Relevant Figures Appear
9.0		US- 5,007,084	04/09/1991	Materna et al.	
T	1	US- 5,025,373	06/18/1991	Keyser, Jr., et al.	
		US- 5,220,501	06/15/1993	Lawlor, et al.	
		US- 5,231,571	06/27/1993	D'Agostino	
		US- 5,265,033	11/23/1993	Vajk et al.	
		US- 5,283,829	02/01/1994	Anderson	
		US- 5,287,270	02/15/1994	Hardy, et al.	
		US- 5,325,290	06/26/1994	Cauffman, et al.	
		US- 5,326,959	06/05/1994	Perazza	
		US- 5,338,870	08/09/1994	Hughes, et al.	
7		US- 5,341,429	08/23/1994	Stringer, et al.	
$\neg$		US- 5,347,632	09/13/1994	Filepp, et al.	
		US- 5,383,113	01/17/1995	Kight, et al.	
		US- 5,420,405	05/30/1995	Chasek	
	1	US- 5,424,938	08/13/1995	Wagner et al.	
		US- 5,465,206	11/07/1995	Hilt, et al.	
		US- 5,473,143	12/05/1995	Vak et al.	
	1	US- 5,483,445	01/09/1996	Pickering	
		US- 5,594,910	C 01/14/1997	. Filepp, et al.	
		US- 5,649,117	07/15/1997	Landry	
		US- 5,655,089	08/05/1997	Bucci	
		US- 5,699,528	12/16/1997	Hogan	
	-	US- 5,710,889	01/20/1998	Clark, et al.	
1		US- 5,717,868	02/10/1998	James	
		US- 5,727,249	03/10/1998	Pollin	
1		US-5,729,693	03/17/1998	Holda-Fleck	
0.0		US- 5,745,888	04/28/1998	Rosen	

			FOREIGN	PATENT DOCU	MENTS	•	
Exam	·	C11-	Foreign Patent Document		Name of Patentee or	Pages, Columns, Lines,	T <sup>0</sup>
Initia		Cite No.1	Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>5</sup> (# know	Publication Date MM-DD-YYYY	Applicant of Cited Document	Where Relevant Passages or Relevant Figures Appear	
6.	J	L	WO99/05628	02/04/1999	Unisys Corporation		
			WO99/07102	02/11/1999	Huntington BancShares Incorporated et al.		
			WO99/10823	03/04/1999	Citibank N.A.		
			WQ99/13421	03/18/1999	Microsoft Corporation		
0	2		WO99/15999	04/01/1999	Microsoft Corporation		
Exam Signa			106	Date Consid	ered (2	17/06	

EXAMINER: Initial if reference considered, writisher or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>&</sup>lt;sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04.
<sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>9</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 If possible. <sup>9</sup> Applicant is to place a check mark here if English language Translation is attached.

Approved for use through 10/31/2002. OMB 0651-0031 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE are required to respond to a collection of information unless it contains a valid OMB control number. Under the Paperwork Ren

Substitute for form 1449A/PTO

Sheet

INFORMATION DIS

STATEMENT BY APPLIED

Complete if Known 10/752,874 **Application Number** Filing Date 01/07/2004 First Named Inventor **Dushyant Sharma** Group Art Unit Examiner Name

(use as many sheets as necessary)

of 9

6583-CON Attorney Docket Number

Sileer		J OI J 9	Autoria	ey Docker Number 05	63-CON
			U.S. PATENT D	OCUMENTS	
Examiner thitials * .	Cite No.	Document Number  Number - Kind Code <sup>2</sup> ( <i>il known</i> )	Publication Date MM-DD-YYYY	Name of Patentee or Applicant Cited Document	of Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
G- D		US- 5,787,403	07/28/1998	Randle	
1	T	US- 5,815,665	09/29/1998	Teper, et al.	
		US- 5,832,460	11/03/1998	Bednar et al.	
		US- 5,845,267	12/01/1998	Ronen	
	Î	US- 5,848,400	12/08/1998	Chang	
		US- 5,870,724	02/09/1999	Lawlor, et al.	
		US- 5,873,072	02/16/1999	Kight, et al.	
		US- 5,884,288	03/16/1999	Chang, et al.	
	· ·	US- 5,884,290	03/16/1999	Clark et al.	
		US- 5,890,140	03/30/1999	Clark et al.	
		US- 5,903,721	05/11/1999	Sixtus	
		US- 5,903,732	05/11/1999	Reed, et al.	
		US- 5,905,978	05/18/1999	Mjolsnes et al.	
		US- 5,920,847	07/06/1999	Kolling, et al.	
		US- 5,930,759	06/27/1999	Moore, et al.	
		US- 5,943,656	. 08/24/1999	Crooks, et al.	
		US- 5,956,695	09/21/1999	Carrithers et al.	
		US- 5,956,700	09/21/1999	Landry	
		US- 5,963,925	10/05/1999	Kolling, et al.	·
		US- 5,974,148	10/26/1999	Randle, et al.	
		US- 5,978,780	11/02/1999	Watson	
1	•	US- 6,029,151	02/22/2000	Nikander	
		US- 8,032,133	02/29/2000	Hilt et al.	
1		US- 6,044,382	03/28/2000	Neely	
		US- 6,049,786	04/11/2000	Smorodinsky	
<u>01.0</u>		US-6.052.457	10/05/1999	Abdelaal et al.	

	•	FOREIGN PA	TENT DOCU	MENTS		
Emminos	Cin	Foreign Patent Document	Datisation	Name of Patentee or	Pages, Columns, Lines,	
Examiner Cite No.1	Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>6</sup> ( <i>if known</i> )	Publication Date MM-DD-YYYY Applicant of Cited Document		Where Relevant Passages or Relevant Figures Appear	T⁰	
0		GB-2,294,566 A	05/01/1996	Mitel Corporation		
<del>ن</del> خ		WO99/58339	11/18/1999	Jean-Claude Sarda		
o, 2		WO00/42551	07/20/2000	The Chase Manhattan Bank		
	<u> </u>	1, 1				
		X				
Examiner Signature			Date Conside	ered 12	17/06	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered, include copy of this form with next communication to applicant.

Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04.

Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 18 if possible. Applicant is to place a check mark here if English language Translation is attached. Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PTO/SB/08A (10-01) Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE o persons are required to respond to a collection of information unless it contains a valid OMB control number.

Complete if Known

Maries Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

Application Number 10/752,874 Filing Date 01/07/2004 First Named Inventor **Dushyant Sharma** 3624 Group Art Unit **Examiner Name** 

(use as many sheets as necessary)

6583-CON **Attorney Docket Number** 

			U.S. PATENT	DOCUMENTS	
Document Number		Document Number	Publication Date	Name of Patentee or Applicant of	Decre Column Here May Delever
Examiner Initials *	Cite No. <sup>1</sup>	Number - Kind Code <sup>2</sup> (# known)	MM-DD-YYYY	Cited Document	Pages, Columns, Lines, Where Relevan Passages or Relevant Floures Appear
6.0		US-6,055,567	04/25/2000	Ganesan, et al.:	
		US-6,058,380	05/02/2000	Anderson et al.	
		US-6,065,012	05/16/2000	Balsara et al.	
		US-6,070,150	05/30/2000	Remington, et al.	
		US-6,072,870	06/06/2000	Nguyen et al.	
		US-6,078,907	06/20/2000	Lamm	
		US-8,085,177	07/04/2000	Semple et al.	
	l	US-6,097,834	08/01/2000	Krouse et al.	
L		US-6,098,053	08/01/2000	Slater	
		US-6,119,108	09/12/2000	Mersky et al.	<del></del>
		US-6,119,107	09/12/2000	Polk	
		US-6,119,109	09/12/2000	Muratani et al.	
1		US-6,122,625	09/19/2000	Rosen	
0.0		US-6,128,603	10/03/2000	Dent, et al.	
		† <del>-</del>	<del></del>		

·	FOREIGN PATENT DOCUMENTS						
Evamina	Cita	Foreign Patent Document		Name of Patentee or	Pages, Columns, Lines,		
Examiner Cite No.1		Country Code <sup>3</sup> - Number <sup>4</sup> - Kind Code <sup>6</sup> (If known)	Applicant of Cited		Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>	
				•			
		·					
	<u> </u>						
		<del>                                     </del>		<del></del>			
Examiner Signature		resonat	> Date Conside	ered   (2 (	7 06		

EXAMINER: Initial if reference chisidered, whether of bot citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with newbornmunication to applicant.

Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at <a href="https://www.uspto.gov">www.uspto.gov</a> or MPEP 901.04.

Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Skind of document by the appropriate symbols discated on the document under WIPO Standard ST. 18 if possible. Applicant is to place a check mark here if English language Translation is attached. occurrent under WIPO Standard ST. 16 if possible. Applicant is to piece a creek mank nere if English language i ransetion is estached. Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231, DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

PTO/SB/08B(10-01)
Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
of 0f 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO Complete if Known **Application Number** 10/752,874 INFORMATION DISCLOSURE Filing Date 01/07/2004 STATEMENT BY APPLICANT First Named Inventor **Dushyant Sharma Group Art Unit** 3624 (use as many sheets as necessary) Examiner Name Sheet 5 of Attorney Docket Number 6583-CON

		OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS	
Examiner Initials *	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
0.0		ARALD JEAN-CHARLES and SUHAS D. JOSHI, Architectural Choices for OSS Integration, eAl Journal, September, 2001, pp. 59-63.	
		INTEROPERABILL INITIATIVE OF THE BANKING INDUSTRY TECHNOLOGY SECRETARIAT (BITS), Electronic Bill Presentment and Payment (EBPP) Business Practices, May 9, 2000, Edition 2.1, Draft for Comment, Council for Electronic Billing and Payment of the National Automated Clearing House Association (NACHA).	
		BUSINESS PRACTICES TASK FORCE OF NACHA'S COUNCIL FOR ELECTRONIC BILLING AND PAYMENT, An Overview of Electronic Bill Presentment and Payment Operating Models: Process, Roles, Communications, and Transaction Flows, April 9, 1999.	
		PRICEWATERHOUSECOOPERS, Electronic Bill Presentment and Payment: A Primer, Zurich-Oerlikon.	
		JAMES S. DIGGS, Electronic Commerce and the Document: An Old Lexicon Re-Energized, Xploration Spring, 1997, pp. 28-29.	
	·	NETDELIVERY CORPORATION, EDM: Electronic Delivery Management: The Delivery Service for Electronic Commerce, Boulder, CO.	
		ROBERT LANDRY, IAN RUBIN, RICHARD BELL, Retail Banking Delivery Technology: Channels in Transition, Financial Services Technology Conference, April 27-28, 1998, The Tower Group, Newton, MA.	
		ROBERT LANDRY, Forecasting How U.S. Delivery Channels Will Play Out, FutureBanker, August, 1997, pp. 48-49.	
0.0		GARY B., MESHELL, A Perspective on Electronic Commerce and Payments, Price Waterhouse.	

Examiner Signature	Date Considered	12/7/06	7

EXAMINER: Initial if reference considered, whether or extitation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

JUN 2 1 2004 30 motor that September 1988

PTO/SB/08B(10-01)

Approved for use through 10/31/2002, OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE tion Act of 1995, no persons are required to respond to a collection of information unless it contains a valid CMB control number

Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 6 of 9

Complete if Known					
Complete II Milowii					
Application Number	10/752,874				
Filing Oate	01/07/2004				
First Named Inventor	Dushyant Sharma				
Group Art Unit	3624				
Examiner Name					
Attorney Docket Number	6583-CON				

		OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS	
Examiner Cite No.1		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
00		NO AUTHOR NAME GIVEN, Paysense: The Way Payments Will Be, Trisense Software, Ltd., Burnsville, MN, 1998.	
1		THOMAS P. VARTANIAN, Future Banking: Reinventing the Bank As an Idea Factory, American Banker, August 19, 1996.	
		THOMAS P. VARTANIAN, Future Banking: Key Question for Emerging Systems: Where is the Money? American Banker, June 17, 1996.	
		CHARLES G. MOODY, III, From the Publisher: Outsourcing, American Waste Digest, July 1998, p. 9.	
		NO AUTHOR NAME GIVEN, Everyone's Knocking on Home Banking's Door, Business Week, September 24, 2001.	
1		THE ADVISORY BOARD COMPANY, A Proposition Beyond Rescue: The Pure Play Advantage, 1996, pp. 41-72.	
6.0		THE ADVISORY BOARD COMPANY, Chapter III: Creating New Payments Businesses, 1996, pp. 283-298.	

Examiner Signature Date Considered	12/7/06

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>&</sup>lt;sup>1</sup> Unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

Sheet

Approved for use through 10/31/2002. OMB 0651-0031 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

ct of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number Substitute for form 1449A/PTO Complete if Known 10/752,874 **Application Number** INFORMATION DISCLOSURE Filing Date 01/07/2004 STATEMENT BY APPLICANT **Dushyant Sharma** First Named Inventor 3624 Group Art Unit (use as many sheets as necessary) **Examiner Name** of 6583-CON **Attorney Docket Number** 

		OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Cite No.1					
0.0		THE ADVISORY BOARD COMPANY, VI: Creating New Payments Businesses, 1996, pp. 113-146.			
}		ASC X12 FINANCE SUBCOMMITTEE, Models for Consumer Billing and Payment Systems, June 1995, Technical Report Type 2			
		ASC X12 FINANCE SUBCOMMITTEE, Models for Consumer Billing and Payment Systems, October 1995, Technical Report Type II			
		MICHAEL C. MCCHESNEY, Banking in Cyberspace: an investment in itself, Banking/Investing, IEEE Spectrum, February 1997, pp. 54-63.	7		
		NO AUTHOR NAME GIVEN, Online Banking Report, Home Banking Partners, Issue 32, December 1997.			
		CHIP WICKENDEN, CCM, The Next Wave, Consumer EDI, May 1994,			
		JUST IN TIME SOLUTIONS, AT&T AND INTUIT, Open Internet Billing: White Paper, June 1998.			
		DAVID LAMM, The Effect of the Internet on Payment Processing, The Association for Work Process Improvement, April 27, 1999, Boston, MA.			
		LESLIE THWAITS, The Check's on the Net: CheckFree is Making Electronic Commerce Hassle Free, SourceBook, April 1999, pp. 17-20, The Reddy Corporation International.			
J.0		ASC X12 FINANCE SUBCOMMITTEE, Reference Model for Addressing Financial Transactions, Technical Report Type 2, June 1996.			

Examiner Signature Date Considered 12/7 0 6	
---------------------------------------------	--

EXAMINER: Initial if reference coesidered, whether of put citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). 2 Applicant is to place a check mark here if English tanguage Translation is attached.

JUN 2 1 2004

Under the Paperwork Regulation A

Substitute for form 1449 APATO

Approved for use through 10/31/2002. OMB 0851-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Ope Paperwork Registron Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

of

9

Sheet

8

Complete if Known

Application Number 10/752,874

Filing Date 01/07/2004

First Named Inventor Dushyant Sharma

Group Art Unit 3624

Examiner Name

Attorney Docket Number 6583-CON

		OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS		
Examiner Cite No.1				
0.0		ASC X12 FINANCE SUBCOMMITTEE, Consumer Service Provider Billing & Payment System Work Group, Meeting Notes from June 1995 X12F Trimester Meeting, 9/95.	:	
1		VISA, Bill Interest in Electronic Remittance, Bill Payment Council Meeting, October 17, 1994, Methesda, MD.		
		ASC X12 FINANCE SUBCOMMITTEE, Models for Payment Systems, Technical Report Type 2, ASC X12 Procedures Review Board, February 1995.		
		A LITAN, The Consumer E-Billing Hype Cycle, Research Note, 19 December 2000, GartnerGroup.		
		A. LITAN, Consumer E-Bitling Shakeout: The Dust Starts to Settle, Research Note 3 October 2000, GartnerGroup.		
		K. KERR and A. LITAN, Trends in Bsuiness-to-Consumer Electronic Bill Presentment and Payment, Context Overview Report, 25 August 2000, GartnerGroup.		
		A. LITAN, Consumer E-Bill Payment: Built, but When Will They Corne? Research Note, 18 February 2000, GartnerGroup.		
		A. LITAN, Three Banks Enter E-Billing Race with Post Office Model, Research Note, 15 July 1999, GartnerGroup.		
0->		A. LITAN, Future Bill Distribution: Internet Post Office Model, Research Note, 9 April 1999, GartnerGroup.		

Examiner Signature		Date Considered	12/7/06	

EXAMINER: Initial if reference considered, whether contot citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

JUN 2 1 2004

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
der the prepayor absolution Act of 1996, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO Complete if Known 10/752,874 **Application Number** INFORMATION DISCLOSURE Filing Date 01/07/2004 STATEMENT BY APPLICANT First Named Inventor **Dushyant Sharma** 3624 Group Art Unit (use as many sheets as necessary) **Examiner Name** Sheet 9 6583-CON Attorney Docket Number

		OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS	
Examiner Initials *	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	т:
0.0		DAVID B. HUMPHREY, Ph.D., Prospective Changes in Payment Systems: Implications for Credit Unions, Florida State University, Center for Credit Union Research, University of Wisconsin-Madison School of Business and the Filene Research Institute, 1997.	
		JODY CORNISH and OCTAVIO MARENZI, Scan and Pay Services: The Future of Electronic Bill Presentment, Celent Communications, May 2000, Cambridge, MA.	
		JODY CORNISH, OCTAVIO MARENZI and SANG LEE, Banks and Electronic Bill Presentment: A Survey, Celent Communications, April 2000, Cambridge, MA.	
1		STONEMAN, B., Fitting It All Together, Banking Strategies, March/April 2000, vol. 76, No. 2, pp. 50-58.	
		HALLERMAN, D., Banks Strike Back With An E-Bill Challenge, Bank Technology News, August 1999.	
d's		NO AUTHOR NAME GIVEN, Non-Bank Puts E-Payments At ATMs To The Test, Bank Network News, May 1999,	

Examiner Signature	Date Considered	10/7/06

EXAMINER: Initial if reference considered, whether prinot citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

T) /SB/08A (10-01)

Substitute for form 1449A/PTO

Approved for use through 10/31/2002. OMB 0651-0031
U.S. Patent and Trodemark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

et 1 of 2

	Complete M Known				
	Complete if Known				
Application Number	10/752,874				
Filing Date	01/07/2004				
First Named Inventor	Dushyant Sharma, et al.				
Group Art Unit	3624				
Examiner Name					
Attorney Docket Number	6583-CON				

	U.S. PATENT DOCUMENTS					
Examiner Cite	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document	of Pages, Columns, Lines, Where Relevant		
Initials *	Initials No.	Number - Kind Code <sup>2</sup> (if known)	MM-DD-YYYY	Cited Document	Passages or Relevant Figures Appear	
<u> </u>						
<del></del>	ļ					
	L			<u></u>		

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No.1	Foreign Patent Document	S. b. II a still a s	Name of Patentee or	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
		Country Code <sup>3</sup> - Number <sup>8</sup> - Kind Code <sup>8</sup> (# known)	Publication Date MM-DD-YYYY	Applicant of Cited Document		T <sup>0</sup>
0.0		WO00/48085	08-17-2000	Cyberbills, Inc.		
0.0	1	WO01/77938	10-18-2001	Derivion Corporation		
0.0		WO99/42944	08-26-1999	David Lamm		
Examiner Signature		(Marie)	Date Conside	ered   12	7/16	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>&</sup>lt;sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at <a href="https://www.usplo.gov">www.usplo.gov</a> or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

MAY 3 1 MES S

Approved for use through 10/31/2002, OMB 0851-0031 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid CMB control number

Substitute for form 1449A/PTO			9A/PTO		Complete if Known		
INFORMATION DISCLOSURE				SHOE	Application Number	10/752,874	
STATEMENT BY APPLICANT					Filing Date	01/07/2004	
O'A'EMENT D' AFFEIGAN					First Named Inventor	Dushyant Sharma et al.	
					Group Art Unit	3624	
(use as many sheets as necessary)				s necessary)	Examiner Name		
	Sheet	2	of	2	Attorney Docket Number	6583-CON	

OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No.1	include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>		
0.0		SHARON OSBERG, "Wells Fargo: Standards-Based Electronic Bill Presentment and Payment (EBPP)", November 1999 (1999-11), XP-002192923			
¢ .					

Examiner Signature	Adan D	Date Considered	12/4/06

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.